

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	7 Rivermist Lane, Savannah, GEORGIA 31410	Order ID	9540340	Property ID	35812853
Inspection Date	08/12/2024	Date of Report	08/12/2024		
Loan Number	56640	APN	10044 08006		
Borrower Name	Champery Real Estate 2015 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	8.9_AtlasAgedBPO	Tracking ID 1	8.9_AtlasAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments Subject appears to be in average condition with neighborhood and does not appear to be in need of repairs.
R. E. Taxes	\$1,058	
Assessed Value	\$105,520	
Zoning Classification	Residential PUD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subject is located in a suburban neighborhood of homes of similar size, age, and condition.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$247700 High: \$670500	
Market for this type of property	Decreased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7 Rivermist Lane	7310 Tropical Way	209 Fish Hawk Ln	104 Wassaw Rd
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31410	31410	31410	31410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.53 ¹	0.47 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$420,000	\$440,000	\$409,000
List Price \$	--	\$420,000	\$440,000	\$409,000
Original List Date		07/25/2024	07/05/2024	07/18/2024
DOM · Cumulative DOM	-- · --	18 · 18	38 · 38	25 · 25
Age (# of years)	32	48	25	52
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,450	1,268	1,852	1,370
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	0.18 acres	0.25 acres	0.17 acres	0.18 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Welcome To This Charming Wilmington Island Home! This Delightful Property Boasts 3 Bedrooms And 2 Bathrooms, Perfect For Comfortable Living. The Inviting Open Floor Plan Seamlessly Connects The Living, Dining, And Kitchen Areas, Creating An Ideal Space For Hosting Gatherings. Step Outside To Unwind On The Screened Porch, Where You Can Enjoy Warm Summer Evenings In Comfort And Tranquility. The Large Backyard Offers Plenty Of Space For Outdoor Activities, Gardening, Or Simply Relaxing In Your Private Oasis. Plus, With No Need For Flood Insurance, You Can Have Peace Of Mind While Enjoying All This Home Has To Offer. Located In A Serene Neighborhood, This Home Provides A Peaceful Retreat While Still Being Conveniently Close To Local Amenities, Schools, And Parks. Don't Miss The Opportunity To Make This Wonderful Wilmington Island Property Your New Home!
- Listing 2** This Single Family Home Located In Betz Creek On Wilmington Island, Is A Cozy 3 Bedroom, 2 Bath Home With A Fenced In Yard For Privacy. Perfect For Someone Seeking A Peaceful Neighborhood With Convenient Access To Nearby Restaurants And Stores. Perfect For Families Seeking Both Comfort And Convenience.
- Listing 3** Incredible Move-in Ready Home In The Heart Of Wilmington Island. Updated 3 Bedroom/2 Bath Home With Open Floor Plan And Family Room Addition For Plenty Of Living Space. Kitchen Features Stainless Steel Appliances, Solid Surface Counters & Peninsula Overlooking The Family Room. Beautifully Landscaped Yard Is An Oasis With Deck And Swing. Bonus 350 Sq. Ft. Workshop Building With Electricity Would Make A Great Hobby Area, Party Shack, Or Adorable Cottage. Plus Another Storage Building--this Home Has It All! New Roof And Water Heater And Deep Well Feeds Irrigation System In Front Yard. No Hoa And No Flood Insurance Required Either. Best Islands School Too! This Island Location Is Just A Short Drive To The Historic District & Tybee Beach. You Have To Check This Out.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7 Rivermist Lane	2 Walthour Cv	104 Sea Palm Rd	33 Palmetto Bay Rd
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31410	31410	31410	31410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.51 ¹	0.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,500	\$449,000	\$430,000
List Price \$	--	\$449,500	\$435,000	\$430,000
Sale Price \$	--	\$435,000	\$435,000	\$440,000
Type of Financing	--	Va	Conventional	Cash
Date of Sale	--	04/12/2024	10/03/2023	02/20/2024
DOM · Cumulative DOM	-- · --	55 · 55	32 · 32	20 · 20
Age (# of years)	32	36	35	35
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1.5 Stories sfr	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,450	1,775	1,782	1,619
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	0.18 acres	0.26 acres	0.22 acres	0.44 acres
Other	--	--	--	--
Net Adjustment	--	-\$11,970	-\$4,720	-\$5,160
Adjusted Price	--	\$423,030	\$430,280	\$434,840

* Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Price Reduction!!!!nestled In The Tranquil Community Of Wilmington Island, This Charming 3-bedroom, 2-bathroom Home Offers The Perfect Blend Of Comfort And Functionality, With A Touch Of Coastal Elegance. Featuring A Private Pool, Gas Fireplace, Hardwood Floors Downstairs That Lead To A Well-equipped Kitchen With New Appliances. Upstairs, Find 2 Bedrooms With Walk-in Closets And Jack And Jill Bath Connecting Them. An Unfinished Bonus Room Upstairs Offers Potential As A Playroom Or Studio. Enjoy Outdoor Living On The Screened In Porch Overlooking The Pool. All Of This Plus A 2-car Garage. Convenient Location, This Home Offers The Perfect Blend Of Comfort And Convenience. Age +400, GLA -9750, baths +2500, pool -5000, lot size -120
- Sold 2** Beautiful 3 Bedroom, 2 Bathroom Wilmington Island Home Located In Desirable Palmetto Cove. Recent Upgrades To The House Include A New Hvac, New Hot Water Heater, Renovated Kitchen, Hardwood Floors, And Much More. The Property Also Has A Large Fenced Backyard, A Newer Roof, And A Great Layout. The Irrigation Is On A Private Shallow Well Which Helps Greatly With The Water Bill. Located In Close Proximity To Great Restaurants, Downtown, Tybee And Island Schools. Age +300, GLA -9960, garage +5000, lot size -60
- Sold 3** This Immaculate Brick One-story Home Is Ready For You To Move Right In!! Located In The Very Desirable Palmetto Cove Neighborhood On Wilmington Island, 33 Palmetto Bay Is Located Within Close Proximity To Schools, Shopping, Restaurants And More! The Floor Plan Features A Great Room With Soaring Ceilings And A Huge Masonry Fireplace, Plus A Formal Dining Room With Shiplap Siding And Trendy Lighting! The Kitchen Offers Corian Countertops, Stove/oven, Dishwasher Plus Refrigerator - And Includes Some Bar Seating Space And A Breakfast Area! The Flooring Throughout Most Of The Communal Areas And Master Br Is An Upgraded Wood-look Tile. There Are Three Bedrooms: A Spacious Master With Ensuite Bath Including Double Sinks And A Tub/shower Combination, Plus Two Generous Guest Bedrooms And A Hallway Guest Bath! The Rear Of The Home Showcases A Large Wooden Deck, And A Privacy Fenced Rear Lawn Complete With Firepit And A Lovely Tree Canopy. Age +300, GLA -5070, lot size -390

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject was listed once in the past 12 months and expired.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/27/2024	\$339,000	Tax Records
05/24/2024	\$449,900	07/10/2024	\$439,800	Expired	07/25/2024	\$439,800	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$434,840	\$434,840
Sales Price	\$434,840	\$434,840
30 Day Price	\$429,840	--
Comments Regarding Pricing Strategy		
Based on the sold comps in the local market, I would recommend a list price of \$434,840. If it does not sell I would recommend a price reduction to \$429,840.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
-------------------------	--

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 7310 Tropical Way
Savannah, GA 31410



Front

L2 209 Fish Hawk Ln
Savannah, GA 31410



Front

L3 104 Wassaw Rd
Savannah, GA 31410



Front

Sales Photos

S1 2 Walthour Cv
Savannah, GA 31410



Front

S2 104 Sea Palm Rd
Savannah, GA 31410



Front

S3 33 Palmetto Bay Rd
Savannah, GA 31410



Front

ClearMaps Addendum

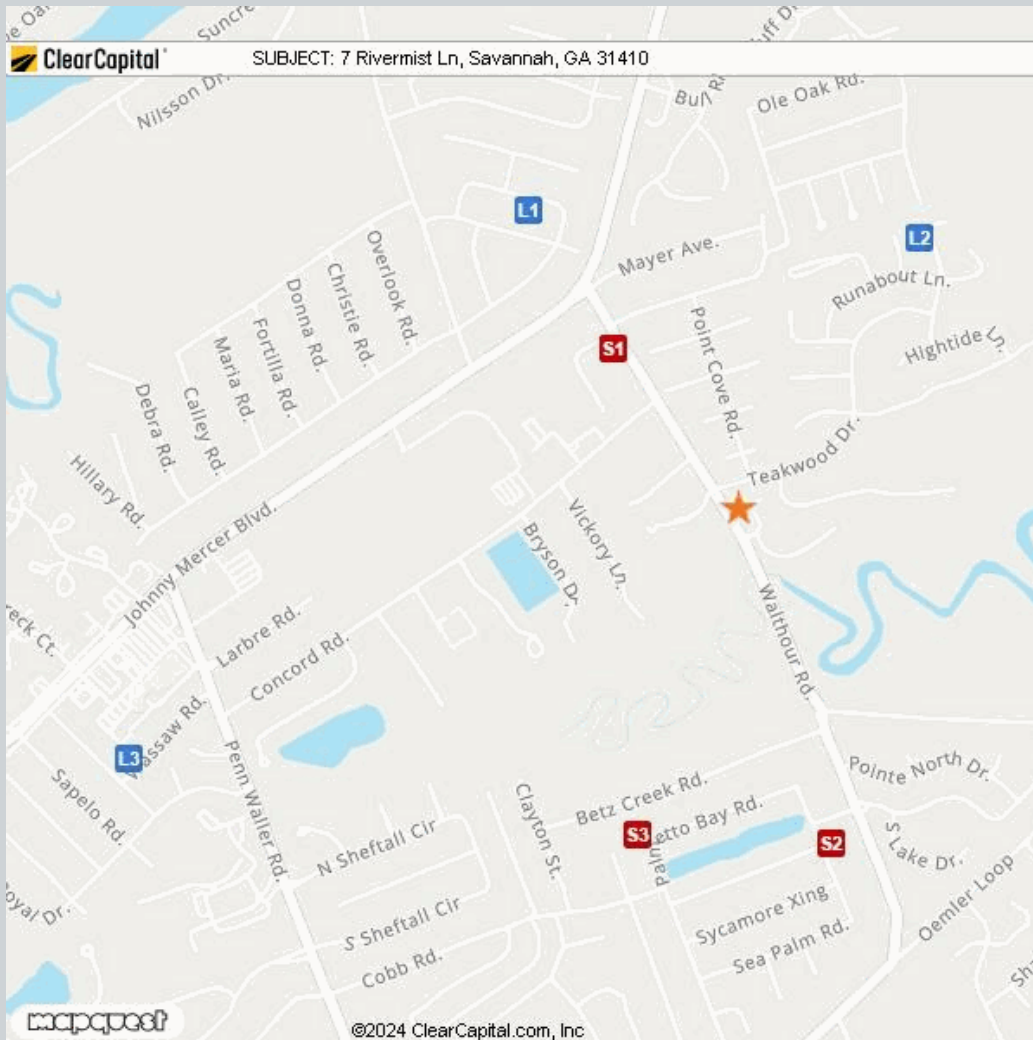
Address ★ 7 Rivermist Lane, Savannah, GEORGIA 31410

Loan Number 56640

Suggested List \$434,840

Suggested Repaired \$434,840

Sale \$434,840



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7 Rivermist Lane, Savannah, Georgia 31410	--	Parcel Match
L1 Listing 1	7310 Tropical Way, Savannah, GA 31410	0.53 Miles ¹	Parcel Match
L2 Listing 2	209 Fish Hawk Ln, Savannah, GA 31410	0.47 Miles ¹	Parcel Match
L3 Listing 3	104 Wassaw Rd, Savannah, GA 31410	0.96 Miles ¹	Parcel Match
S1 Sold 1	2 Walthour Cv, Savannah, GA 31410	0.29 Miles ¹	Parcel Match
S2 Sold 2	104 Sea Palm Rd, Savannah, GA 31410	0.51 Miles ¹	Parcel Match
S3 Sold 3	33 Palmetto Bay Rd, Savannah, GA 31410	0.50 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	James Grekousis	Company/Brokerage	LPT REALTY
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	11.44 miles	Date Signed	08/12/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.